

<i>SERFF Tracking Number:</i>	<i>HART-125625557</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hartford Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FN.07.883.2008.08</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>Business Income Redefinition - Including Net Loss</i>		
<i>Project Name/Number:</i>	<i>Spectrum/FN.07.883.2008.08</i>		

Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Insurance Company of the Midwest, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: Business Income Redefinition - SERFF Tr Num: HART-125625557 State: Arkansas
Including Net Loss

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: EFT \$50
--	----------------------	------------------------

Sub-TOI: 05.0003 Commercial Package	Co Tr Num: FN.07.883.2008.08	State Status: Fees verified and received
Filing Type: Form	Co Status: Initial Filing	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Joyce Driscoll, Claire Dubord, Marilu Gonzalez, Stephanie Wieczorek, David Logan, Sima Nizami, Angela Isaac	Disposition Date: 05/01/2008
	Date Submitted: 04/29/2008	Disposition Status: Approved

Effective Date Requested (New): 07/12/2008	Effective Date (New): 07/12/2008
Effective Date Requested (Renewal): 07/12/2008	Effective Date (Renewal): 07/12/2008

State Filing Description:

General Information

Project Name: Spectrum	Status of Filing in Domicile:
Project Number: FN.07.883.2008.08	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/01/2008	
State Status Changed: 05/01/2008	Deemer Date:
Corresponding Filing Tracking Number:	

SERFF Tracking Number: HART-125625557 State: Arkansas

First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: FN.07.883.2008.08

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Business Income Redefinition - Including Net Loss

Project Name/Number: Spectrum/FN.07.883.2008.08

Filing Description:

This filing introduces a form SS 40 55 for use on our Spectrum policies, as outlined in the explanatory memorandum prepared by Sam Wilson.

Company and Contact

Filing Contact Information

Angela Isaac, Personal Lines Filing Analyst
Hartford Plaza T-1-54
Hartford, CT 06115
angela.isaac@thehartford.com
(888) 717-1957 [Phone]
(860) 547-5941[FAX]

Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Hartford Insurance Company of the Midwest	CoCode: 37478	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1008026	

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

Property and Casualty Insurance Company of Hartford	CoCode: 34690	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1276326	

Twin City Fire Insurance Company	CoCode: 29459	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property

Hartford, CT 06115 (860) 547-5000 ext. [Phone]	Group Name: FEIN Number: 06-0732738 -----	State ID Number:
Hartford Accident and Indemnity Company 690 Asylum Ave Hartford, CT 06115 (860) 547-5000 ext. [Phone]	CoCode: 22357 Group Code: 91 Group Name: FEIN Number: 06-0383030 -----	State of Domicile: Connecticut Company Type: Property State ID Number:
Hartford Fire Insurance Company Hartford Plaza 690 Asylum Avenue Hartford, CT 06115 (860) 547-5000 ext. [Phone]	CoCode: 19682 Group Code: 91 Group Name: FEIN Number: 06-0383750 -----	State of Domicile: Connecticut Company Type: State ID Number:

SERFF Tracking Number: HART-125625557 State: Arkansas

First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: FN.07.883.2008.08

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Business Income Redefinition - Including Net Loss

Project Name/Number: Spectrum/FN.07.883.2008.08

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$50.00	04/29/2008	19955476
Hartford Insurance Company of the Midwest	\$0.00	04/29/2008	
Hartford Underwriters Insurance Company	\$0.00	04/29/2008	
Property and Casualty Insurance Company of Hartford	\$0.00	04/29/2008	
Twin City Fire Insurance Company	\$0.00	04/29/2008	
Hartford Accident and Indemnity Company	\$0.00	04/29/2008	
Hartford Fire Insurance Company	\$0.00	04/29/2008	

SERFF Tracking Number:	HART-125625557	State:	Arkansas
First Filing Company:	Hartford Casualty Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	FN.07.883.2008.08		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-Sub-TOI:		05.0003 Commercial Package Liability
Product Name:	Business Income Redefinition - Including Net Loss		
Project Name/Number:	Spectrum/FN.07.883.2008.08		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	05/01/2008	05/01/2008

SERFF Tracking Number: HART-125625557 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FN.07.883.2008.08
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Business Income Redefinition - Including Net Loss
Project Name/Number: Spectrum/FN.07.883.2008.08

Disposition

Disposition Date: 05/01/2008
Effective Date (New): 07/12/2008
Effective Date (Renewal): 07/12/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: HART-125625557 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.08
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: Business Income Redefinition - Including Net Loss
 Project Name/Number: Spectrum/FN.07.883.2008.08

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	Business Income Redefinition - Including Net Loss	Approved	Yes

SERFF Tracking Number: HART-125625557 State: Arkansas

First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: FN.07.883.2008.08

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Business Income Redefinition - Including Net Loss

Project Name/Number: Spectrum/FN.07.883.2008.08

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Business Income Redefinition - Including Net Loss	SS 40 55 07 08		Endorsement/Amendment/Conditions		0.00	SS4055.pdf



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME REDEFINITION – INCLUDING NET LOSS

This endorsement modifies insurance provided under the following:

SPECIAL PROPERTY COVERAGE FORM

A. The provisions of this policy apply to the coverage stated in this endorsement, except as indicated below:

1. Paragraph **A.5.o.(4) Business Income** of the Special Property Coverage form is deleted and replaced with the following:

(4) Business Income means the:

(a) Net Income (Net Profit or Loss before income taxes), including Rental Income, that would have been earned or incurred if no direct physical loss or physical damage had occurred; and

(b) Continuing normal operating expenses incurred, including payroll.

If you are operating at a Net Loss, continuing normal operating expenses will not be offset by the Net Loss.

<i>SERFF Tracking Number:</i>	<i>HART-125625557</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hartford Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FN.07.883.2008.08</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Business Income Redefinition - Including Net Loss</i>		
<i>Project Name/Number:</i>	<i>Spectrum/FN.07.883.2008.08</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125625557 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FN.07.883.2008.08
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Business Income Redefinition - Including Net Loss
Project Name/Number: Spectrum/FN.07.883.2008.08

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Approved 05/01/2008
Comments:
Uniform Transmittal Document-Property & Casualty is attached.
Attachment:
PC-Transmittal Document.pdf

Satisfied -Name: Explanatory Memorandum
Review Status: Approved 05/01/2008
Comments:
Explanatory Memorandum is attached.
Attachment:
Revised BI - Form Explanatory-V.1.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="border: none; text-align: center;">New Business</td> <td style="border: none; width: 150px;"></td> </tr> <tr> <td style="border: none; text-align: center;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Hartford Financial Services Group	00914

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Hartford Fire Insurance Company	Connecticut	0091-19682	06-0383750	
Hartford Accident & Indemnity Co.	Connecticut	0091-22357	06-0383030	
Hartford Casualty Insurance Company	Indiana	0091-29424	06-0294398	
Hartford Underwriters Insurance Company	Connecticut	0091-30104	06-1222527	
Twin City Fire Insurance Company	Indiana	0091-29459	06-0732738	
Trumbull Insurance Company	Connecticut	0091-27120	06-1184984	
Property & Casualty Insurance Company of Hartford	Indiana	0091-34690	06-1276326	

5. Company Tracking Number	FN.07.883.2008.08
-----------------------------------	-------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Angela Isaac, Technical Services, HO-GL-19	Filing Analyst			
1 Hartford Plaza, Hartford, CT 06155		860-547-7847	860-547-5941	angela.isaac@TheHartford.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Angela Isaac

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	CMP
10. Sub-Type of Insurance (Sub-TOI)	Spectrum (BOP)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	5.1. 5.2
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: July 12, 2008 Renewal: July 12, 2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	April 29, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	FN.07.883.2008.08
--	-------------------

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

This filing introduces form SS 40 55 for use on our Spectrum policies, as outlined in the explanatory memorandum prepared by Sam Wilson.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

EXPLANATORY MEMORANDUM - FORMS SPECTRUM POLICY

This filing introduces a new form for use with our Spectrum policies.

1. New Form

New Form Number	Form Title
SS 40 55 07 08	Business Income Redefinition – Including Net Loss

3. Explanation of New Form

SS 40 55 07 08: Business Income Redefinition – Including Net Loss

This is an optional form that redefines the business income coverage of the Special Property Coverage form to include normal continuing operating expenses if the insured is operating at a net loss.

Use: Optional form that can be selected when the policy includes business income and extra expense for all rating programs except Apartments and Fast Food/Family Style Restaurants.

Prepared by:



Samuel Wilson, AU AIS
Spectrum Product Specialist
Applied Research and Product Development
The Hartford Insurance Group
samuel.wilson@thehartford.com
(860) 547-9438

